

North Carolina Air National Guard

TGIF News

(The **G**uard Is **F**amily)

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Inside this issue:

Return & Reunion added to RA Website	1
Itemized billing streamlines TRICARE outpatient care payments	1
Educational/Financial Aid for military personnel and dependents	2
Youth Symposium 2002-2003	3
SGLI Information update	4
Education Department encourages school Leaders to assist AD members	4
Chaplain has advice on what to tell children	5
IRS provides combat zone tax assistance	6
Family Program On-Line Community— www.guardfamily.org	6
The NG Family Youth Project www.guardfamilyyouth.org	6
Executive Council	7
FR Charter	7
FR Mission	7

Return and Reunion added to RA Website

This information may be helpful to you and the families you serve. A new link labeled "Return and Reunion" has been placed on the RA Web site under the Family Readiness menu. This information was prepared by the US Air Force and is linked from the Air Force Crossroads Website.

[<<returnandreunion.gif>>](http://www.afcrossroads.com/famseparation/return_menu.cfm)

Itemized billing streamlines TRICARE outpatient care payments Release NO. 4-1-03, April 1, 2003

The Department of Defense Military Health System converted to "itemized billing" a few months ago to streamline the process for billing uniformed services beneficiaries, third-party payers and persons not eligible for TRICARE for outpatient care received at military treatment facilities. According to TRICARE officials, the new billing approach does not change access to care for TRICARE beneficiaries. It does, however, change the way those who have other health insurance are billed for outpatient care received at a MTF. Previously, outpatient bills were calculated using an all-inclusive or "single rate" per visit. The single rate covered not only the provider's fees but also fees for laboratory, radiology and pharmacy services received during an outpatient visit. Under itemized billing, each outpatient service or treatment provided is clearly annotated on the claim form (billing statement for non-DoD patients,) along with all associated charges. In addition to the itemization of charges for services received during an outpatient visit, MTFs are now also able to bill-third party payers for prescriptions filled from orders received from physicians within the MTF. The move to itemized billing came as a result of the 1996 Health Insurance Portability and Accountability Act that required the Military Health System to conform to industry billings standards; the Fiscal Year 2000 National Defense Authorization Act that required DoD apply reasonable charges when billing third-party payers and non-DoD beneficiaries; and from concerns expressed by beneficiaries and third-party payers that the all-inclusive single rate was too ambiguous for use in processing claims.

Overall, the transition to itemized billing is a win-win situation, officials said. Beneficiaries who have other health insurance and receive care at a MTF can now receive an explanation of benefits and bill that clearly identify the health care services received and their associated cost. DoD benefits from the collections received, which can be put toward resources to support medical services and other patient-related initiatives at MTFs. Third-party payers also receive a benefit. Claims submitted by DoD are now similar to claims submitted by civilian providers, which creates assurance for payers third-party payments made to DoD mirror established industry practices. While DoD's initial efforts have focused exclusively on outpatient care, plans are underway to convert billing practices for inpatient care to itemized billing later this year. Beneficiaries who have questions or concerns about an itemized bill or explanation of benefits should contact their regional managed care support contract claims processor or TRICARE service center representative.

A list of local and regional toll-free telephone numbers is available on the TRICARE Web site at www.tricare.osd.mil/regionalinfo/

EDUCATIONAL/FINANCIAL AID FOR MILITARY PERSONNEL & DEPENDENTS

Defense Activity for Non-Traditional Education Support (DANTES)
(Education Support to the DoD – Worldwide) www.dantes.doded.mil

BOOKLETS

Need a Lift? -

College Financial Aid Handbook Sales
Contains Section called

Educational Benefits for Veterans & Dependents

COST

\$3.95

TO OBTAIN, CONTACT:

American Legion National Emblem
P. O. Box 1050
Indianapolis, IN 46206
1-888-453-4466 (toll-free)

Student Guide to Federal Financial Aid

Free

Federal Student Aid Information Center

Free on-line at:

http://studentaid.ed.gov/students/publications/student_guide/index.html

P. O. Box 84

Washington, DC 20044-0084

1-800-433-3243 (toll-free)

Managing the Price of College

Free

Free on-line at:

<http://www.ed.gov/pubs/collegcosts/cover.html>

Education Publications Center

P.O. Box 1398

Jessup, MD 20794-1398

FINANCIAL AID FOR SPOUSES AND/OR CHILDREN

SPONSOR

U.S. Department of Education

(Federal Financial Aid – FAFSA opens the door to the federal aid process.)

CONTACT

<http://www.fafsa.ed.gov/>

Navy-Marine Corps Relief Society Education Programs

Education Division

(Scholarships, Loans, Spouse TA, etc.)

Web site: www.nmcrrs.org/education.html

NMCRS

801 N. Randolph Street, Suite 1228

Arlington, VA 22203-1978

703-696-4960 or DSN: 426-4960

Army Emergency Relief Spouse Ed. Assistance Program http://www.aerhq.org/education_spouseeducation_assistance.asp
(Only for Dependent Spouses of Active Duty Soldiers to USAREUR, Korea, Japan or Okinawa)

Air Force Aid Society Education Grant http://www.military.com/MilitaryReport/?file=MR_AFAS_Deadline

Fleet Reserve Association (FRA)

(Members can be active duty, Reserve, or retired personnel
of Navy, Marine Corps or Coast Guard) **Web site:** www.fra.org
Click on “FAQ’s,” scroll down to “FRA Scholarships”

FRA Scholarship Program

125 N. West Street

Alexandria, VA 22314-2754

1-800-FRA-1924 (toll-free)

The Retired Officers Association (TROA)

Web site: www.troa.org/education/default.asp

TROA Educational Aid

201 N. Washington Street

Alexandria, VA 22314-2529

1-800-245-8762 Ext 146

Defense Commissary Agency/Fisherhouse Foundation

Scholarships for Military Child 1-888-294-8560
<http://www.fisherhouse.org>

Federal Children’s Scholarship Fund

For children of Federal employees & military members
<http://www.fedscholarships.org>

ADDITIONAL ONLINE RESOURCES

DANTES Web site:

Student Financial Aid Info: http://www.dantes.doded.mil/dantes_web/refpubs/finaid.htm

VA Education Web site: <http://www.gibill.va.gov>

Federal employees and family members scholarships: <http://www.feea.org/scholarships.shtml>



The 2002 National Guard Family Program Youth Symposium held in July in Des Moines, Iowa, hosted 55 young men and women ages 12 through 18 from 39 states and territories. Working in teams, the National Guard Family Youth generated ideas, recommended solutions, and developed an Action Plan for the National Guard Family Youth Program that will interface with the Guard Family Action Plan.

Deployment of parents and family members of the National Guard is a major part of these young peoples' lives especially since September 11, 2001. Perhaps one of the greatest successes of the Symposium was the Youth discovering that they were not alone; that there are other National Guard Family Youth with very similar life experiences; and they were able to build strong bonds with each other in two-and-a-half days.

National Guard Family Youth Delegate, 2003 National Guard Annual Workshop & Youth Symposium

Each state and territory is encouraged to include and appoint two youth delegates (one ARNG and one ANG) for the 2003 National Guard Annual Workshop and Youth Symposium in San Diego, CA., 30 July—3 August 2003. We are looking for youths who would like to make a difference and be part of our **North Carolina Air National Guard Family Readiness Executive Council** and as a result be eligible to attend this year's symposium as the NCANG Youth delegate. The following list constitutes National Guard Youth delegate application criteria. The applicant should be:

1. Ages 13 -17 (Individuals selected must be Age 13 prior to 31 Dec 02)
2. Involved with Family Programs and/or other volunteer activities in his or her respective state or territory.
3. An ID Card eligible family member of a National Guard member
4. A member in good standing in school and in the community
5. Be able to articulate in public speaking situations and to military leadership.
6. Willing to serve a minimum of one year period in their Wing Youth Program.

All applicants who are accepted as representatives must make a commitment to:

1. Attend Youth Symposium in San Diego, CA, 30 Jul—3 August 2003
2. Participate in telephone conference calls, e-mail discussion groups, VTCs, Youth website resource testing and other means of communication
3. Work with Family Readiness Groups and the Wing Family Program Executive Council
4. Submit "activities and accomplishments" updates every six months or as requested through the Wing Family Program Coordinator to the National Guard Bureau Family Program Office.

All youths who are interested can stop by the Wing Family Readiness Office to receive an application and other important information or call 1-800-354-6943 Ext 4949.

1. Youth will complete the application and provide information that documents and showcases their qualifications
2. Provide two letters of recommendation, one from a school official (I.e. teacher, principal, counselor) and one from a commander or other unit senior leader. It is also desirable to have recommendation from a volunteer activity leader (I.e. Boy or Girl Scout Leader, 4-H Advisory, Junior Achievement), if applicable

The Wing Family Program Coordinator and selection board will interview applicants to assess ability to communicate and discuss issues in a public setting. Rationale for this is that the representative may be interviewed by the media and asked to publicly discuss teen issues. They will also assess poise, stress tolerance and maturity. Rationale for this is that the representative will participate in leadership development activities that will require objective self-assessment and flexibility.

NOBLE EAGLE DP/JP1 - 052, SGLI Information Update

From HQ ANG/DPFS

I'd like to focus your attention to Noble Eagle DP/JP1 048 message, part six, paragraph 1. This paragraph states that, "A RESERVIST WHO IS CALLED TO ACTIVE DUTY UPON MOBILIZATION SHALL RECEIVE AUTOMATIC SGLI COVERAGE AT THE MAXIMUM COVERAGE AMOUNT EFFECTIVE ON THE DATE OF MOBILIZATION."

The above statement is not true. According to CMSgt Val Benton, Command Chief Master Ser-

geant, Air National Guard, this update is not occurring automatically at all. There is some type of "glitch" in the system that is preventing this from occurring as advertised. Therefore, we need to ensure that our deployed and deploying members understand this and make the appropriate changes as necessary. Any increases or decreases to their coverage must be made through their MPFs.

Education Department Encourages Schools, Lenders to Assist Active Duty Military Personnel

Department of Education, March 25, 2003

The U.S. Education Department today reminded student loan lenders and guaranty agencies that active duty military personnel are not required to make student loan payments while deployed and encouraged colleges, universities and other postsecondary institutions to assist students and student loan borrowers who have been mobilized in recent military deployments.

"Many of the brave men and women serving our nation right now have put their personal lives on hold to answer the nation's call to duty," said U.S. Education Secretary Rod Paige. "As they defend the freedoms we cherish, our soldiers should not have to worry about their student loan obligations and resuming their studies. I am calling on the higher education and lending communities to be flexible and provide assistance to soldiers, so they can easily resume their studies and financial obligations after they complete their tours of duty." Paige added that borrowers should contact their lenders, schools or 1-800-4 FED-AID to find out how this guidance applies to their individual circumstances.

Federal regulations require lenders to postpone the student loan payments of borrowers who are active duty military personnel. Lenders are encouraged to review each borrower's possible eligibility for an economic hardship deferment or a military deferment. A deferment provides the extra benefit of excusing the borrower from paying the interest on the loan for the deferment period, but it is not available on all loans. The regulations apply to student loans made under the Federal Family Education Loan, William D. Ford Federal Direct Loan and Federal Perkins Loan programs. The law also requires that active duty military personnel who have not begun the repayment period on their loans continue to receive the benefit of a grace period (generally six months) before repaying their loans. Students who were in school at the time of mobilization also must be given a reasonable period of time to resume school before lenders request student loan payments. The law applies to members of the National Guard and the Ready Reserves of the Armed Forces who have been called to active duty, and to active duty military personnel whose duty station has been changed as result of a military mobilization.

As part of the department's regulatory action, colleges will not be required to collect financial aid funds that now-active duty students were given to pay for books and living expenses. In addition, the department is strongly encouraging colleges and universities to provide either a full refund of tuition and other institutional charges or to give comparable credit against future charges to students forced to withdraw from school to fulfill their military obligations. College officials are also being urged to offer flexible options to assist students wishing to re-enroll after they finish their tours of duty. In addition to issuing today's guidance, Paige praised the efforts of U.S. Rep. Howard P. "Buck" McKeon, R-CA, chairman of the House Education and Workforce Committee's Subcommittee on 21st Century Competitiveness, in passing the Higher Education Relief Opportunities for Students Act of 2001 (HEROS) following the Sept. 11 terrorist attacks, which gave the secretary temporary authority to extend relief to students and borrowers called up for military duty in response to that national emergency. He also applauded McKeon's current efforts with U.S. Rep. John Kline, R-MN, to extend the authority of the HEROS Act beyond Sept. 30, 2003.

Additional information on this and other department guidance is available by calling 1-800-433-3243. A copy of the guidance is available at www.ifap.ed.gov.

Chaplain has advice on what to tell children

By Mary Anderson Staff Writer, The Courier-Tribune—Tuesday March 25, 2003

ASHEBORO - While the debate on how much television influences children is ongoing, now there is a real war that brings the issue into sharp focus. The War with Iraq is on the minds and lips of every American. Nonstop television coverage is bringing the realities of war - with all its gruesome aspects - into our homes around the clock. How much of this reality should our children see? How do we talk with them about war and battles and prisoners and death? In military families, how does mom or dad explain why mom or dad has gone to fight in this war?

Dr. Robert (Bob) Shackleford, a chaplain in the N.C. Air National Guard, counsels parents to recognize the sensitivity of each child as an individual in any crisis. "Give each one lots of attention, love and hugs. And don't stop when the crisis is over," Shackleford said.

Shackleford has been very involved with the airmen and their families since the first deployments from North Carolina. With his expertise in stress and crisis management, he holds briefings for those about to be deployed and for their families. Any time there is a crisis in a military family, Shackleford is on call to offer family support. He was called for family counseling during the first Gulf War and again when the Pentagon was struck on Sept. 11, 2001. Shackleford is busy with the families here at home, but as a National Guardsman, is subject to being called to active duty at any time.

Shackleford said many military family members, adults and especially children, are having a difficult time adjusting to having a loved one go to war. The same advice he has for military families is good advice for civilian families. In this war, every community will be touched as the reserves are called to active duty. Everyone will know someone involved in the fighting. Shackleford advises parents and caregivers to limit a child's exposure to television news and other programs with violent content that could be disturbing to the child. "Children tend to personalize things they see on television. To a child watching a battle on television, that's mom or dad or Uncle

John fighting that battle," Shackleford said.

One of the most important things is to maintain a normal routine to give children a sense of normalcy, Shackleford said. Then, the parents or whoever is taking care of the children should also take care of themselves.

"Children key off the adult in charge. If the adult is emotional, the child picks up on it. We are all a little anxious and children catch that anxiety," Shackleford said. "Children often express their insecurities in unsatisfactory ways. They may not know how to express what is wrong, but become clingy or whiny or aggressive." Be patient. Listen. Reassure. Those are the most important things for the adults in a family to do for a child.

"If the child understands enough to ask questions, answer them, but make the answer appropriate to their age. Don't over-answer with national security briefing or under-answer with a word or two. Consider the question and the child's age," Shackleford said. "Patience comes in when the child asks the same questions over and over. They heard your answer, but that's their way of asking for reassurance."

Another important factor is understanding the uniqueness of each child's response to a crisis. Some react externally and may cry easily. Others react internally and may seem totally unconcerned. "Each child has a very unique and individual response to any crisis in their lives. Recognize and respect that reaction and address the sensitivity of each child," Shackleford said.

"Then, give them lots of attention, love and hugs and don't stop when the crisis is over."

IRS provides combat zone tax assistance

WASHINGTON (AFPN) -- Servicemembers serving in a combat zone can learn about the tax benefits available to them by logging onto a new section of the Internal Revenue Service's Web site.

The information is available on the front page of www.irs.gov by clicking on "Armed Forces Tax Benefits."

The new Web section provides questions and answers on exclusions, extensions and other tax benefits available to members of the armed forces serving in a combat zone.

Also available on the Web is IRS Publication 3, Armed Forces' Tax Guide, which covers the special tax situations of members of the armed forces serving on active duty.

Other helps include recent news releases and notices, including Tax Tip 2003-41 -- Reservists, New Enlistees May Get Deferral for Back Taxes; News Release IR-2002-18 -- Tax Relief for Troops in Afghanistan Combat Zone; and Notice 2002-17 -- Tax Relief for those Involved in Operation Enduring Freedom.

The Web site also offers a special e-mail address for service-members, their spouses, authorized agents or representatives, which can be used to notify the IRS about someone serving in a combat zone.

Family Program Online Community— www.guardfamily.org



The National Guard Family Program website is designed for the State Family Program and Wing Family Programs Coordinators and the family members they serve. This website provides coordinators and families with valuable resources they can access anytime.

Topics covered

Medical: Information on TRICARE, family readiness, casualty assistance

Community Resources: Information on employment opportunities, local support services, and youth programs

Finance: Information on compensation, taxation, and education benefits

Education: References and links to

military education support programs, college assistance

Deployment: Get information documents and Need to Know information on deployment issues

Legal: Information on issues regarding employment, taxes, wills, power of attorney

The National Guard Family Youth Project—www.guardfamilyyouth.org

The National Guard Family Program Youth website is designed for the children of Guard members. This website gives youth a place to learn about such topics as deployment, health and fitness, teenage issues, academic issues and today's hot topics.

Deployment: Information on how deployment affects me and my family and how the Guard can help.

Health and Fitness: Resources for diet and fitness, support for suicide prevention and substance abuse.

Discovery: Help with school and homework issues, career exploration, college prep., guard benefits and SCHOLARSHIPS.

Hot Topics: Deal honestly with sensitive issues such as Family and Dating Violence



*NORTH CAROLINA AIR NATIONAL GUARD
TGIF NEWS
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Family Readiness Air Guard Expanded Executive Council

Fisk Outwater—Chairman

Kathleen Flaherty

Terry Henderson

Janice Richardson

Deborah Dunlap

Martha Pasour

Sarah Spivey

Family Readiness office telephone number

- 1-800-354-6943 ext. 4949

Cell Phone: 980-721-4019

- The fastest way to get in touch with FR is now through the cell phone, someone will answer or get back in touch with you as quickly as possible.

Emergency contact calls:

- Pager: 1-800-250-4181

*Uniting Our Air Guard
One Family at a Time*



**NCANG
Family Readiness**

5225 Morris Field Drive
Charlotte, NC 28208

Phone: 1-800-354-6943 Ext 4949
Cell Phone: 980.721.4019

WE'RE ON THE WEB!
WWW.NCCHAR.ANG.AF.MIL



Family Readiness

Charter

Develop a program to provide information, on-going education, and assistance to families, members, and leadership aimed at preparing military members and their families for National Guard Military Life.

Mission

Educate, Support, Assist, Communicate, Collaborate, and Sustain.